Access Online for
Cardholders

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For more information visit the **State of Iowa Pcard Program** website or contact your Agency Pcard Coordinator.

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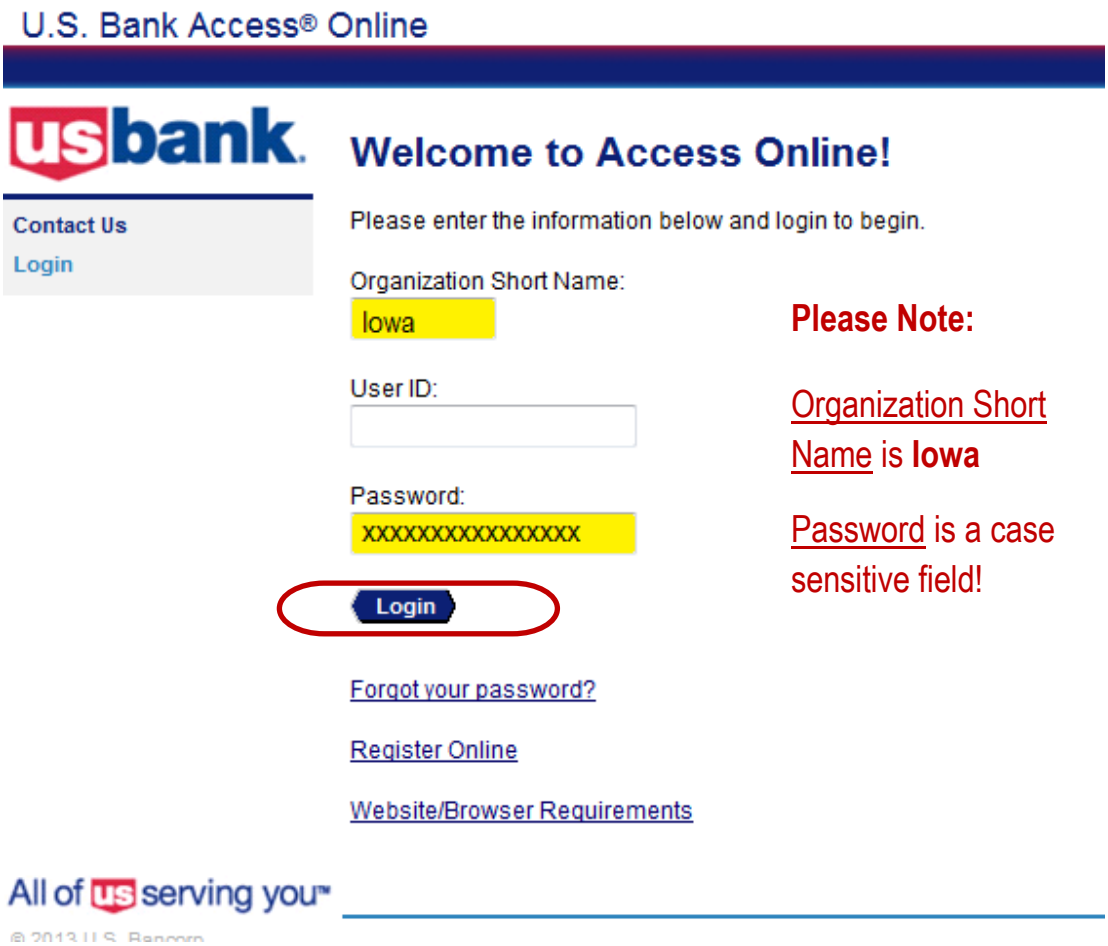
Access Online

Access Online is US Bank's online credit card management system. Cardholders and Agency administrators are expected to monitor transactions and allocate expenses regularly to ensure accuracy and efficiency. At the end of the billing cycle, Cardholders must print and sign statements, verify expenses, match receipts plus any informal quotes and/or other documentation as needed, and submit to required approvers and Agency Administrators according to internal procedures.

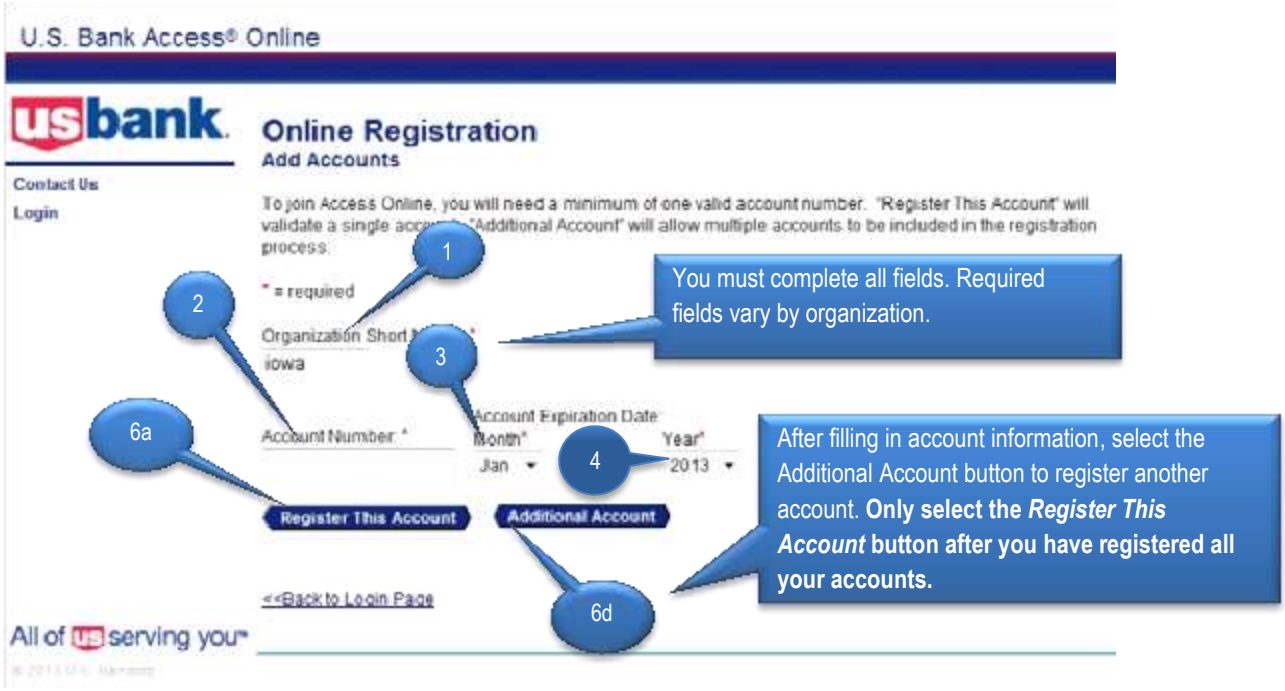
Statements are available on the 21st day of the month unless the 20th falls on a weekend or a holiday. Then the cycle ends at midnight of the following business day.

Creating A Cardholder Account and Logging In

Log on to the site at: https://access.usbank.com to register your Cardholder Account online. This must be completed **BEFORE** you can access your account information, transactions or statements. Enter *Iowa* in the Organization Short Name field and select Register Online. When registering, you must include your State of Iowa email address in order to receive monthly statement notices.



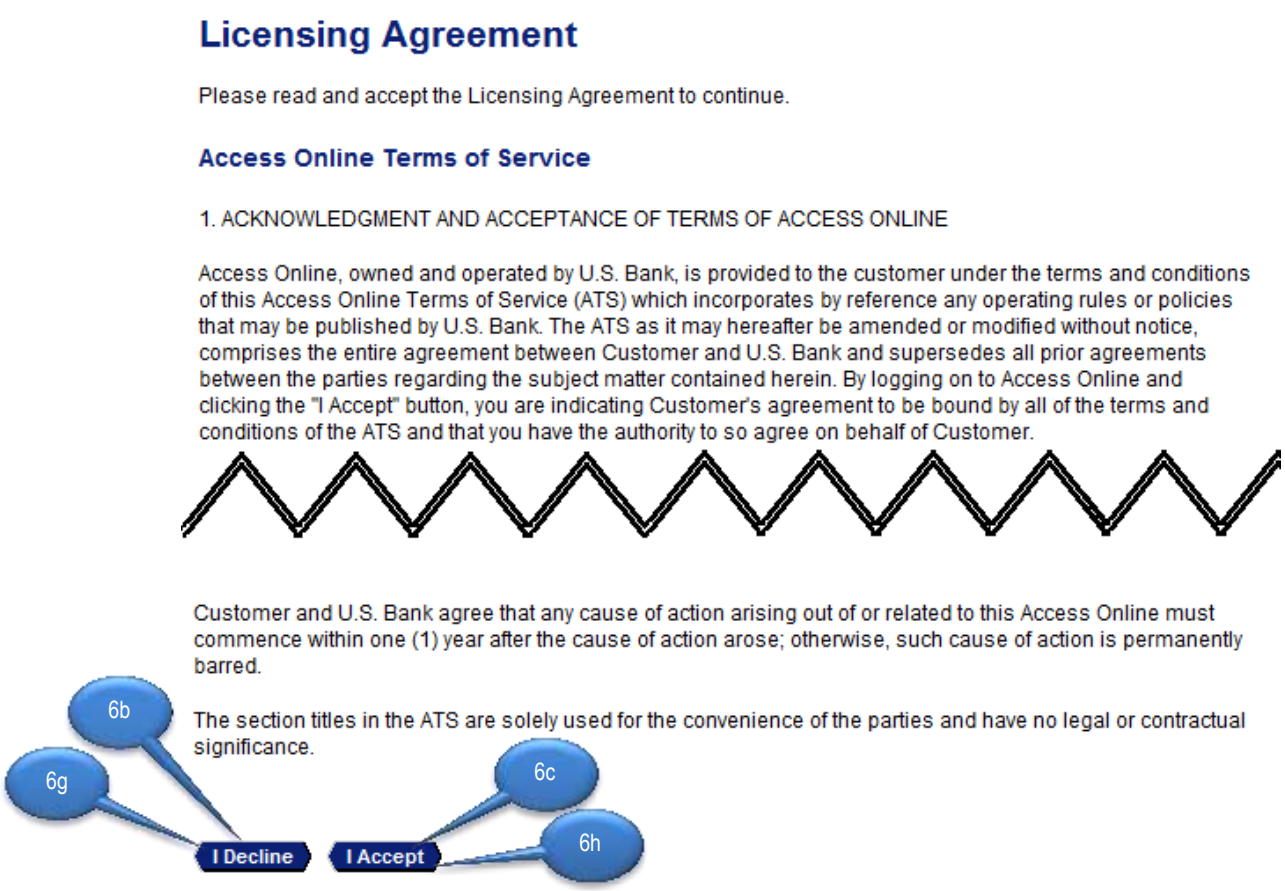
Then complete the following steps:



1. Type your organization short name (e.g., Iowa) in the ***Organization Short Name*** field. The organization short name is a code that identifies your company in Access Online.
2. Type your 16-digit account number in the **Account Number** field, without spaces or dashes (e.g., 4321123412341234).
3. Select the month your account expires from the **Account Expiration Date Month** drop-down list.
4. Select the year your account expires from the **Account Expiration Date Year** drop-down List.
5. Type your account's billing address ZIP/postal code (e.g., **50319**) in the ***Account ZIP/Postal Code*** field (if required, verify account address with Agency Pcard Coordinator).
6. You have two options for continuing with online registration:
    a. Select the ***Register This Account*** button.
    b. Select the ***I Decline*** button to halt the online registration process.
    c. Select the ***I Accept*** button to accept the terms of the licensing agreement and continue. *(The Online Registration: Password and Contract Information screen displays. Skip to Step 9.)*

    –Or–

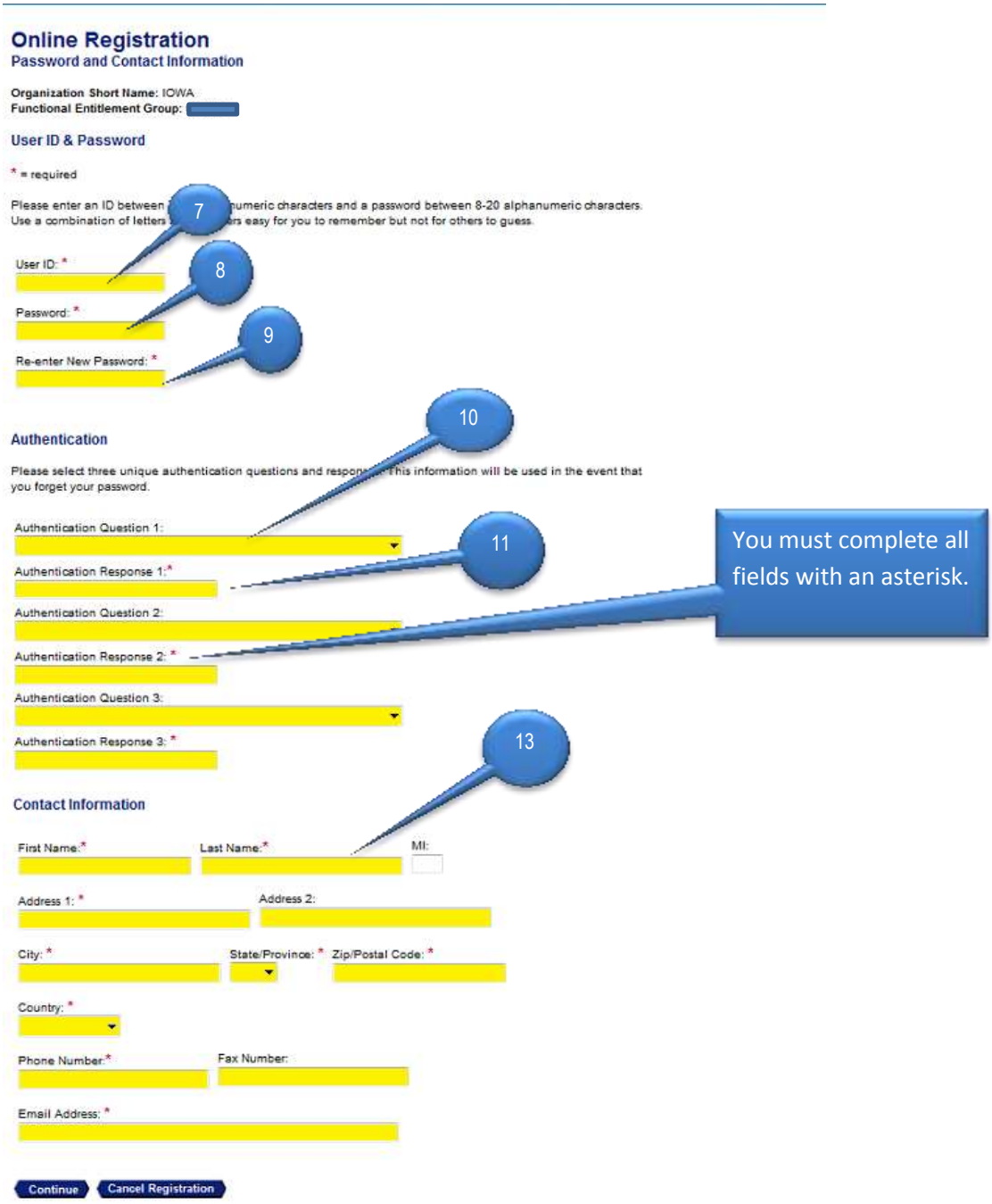
    d. If you have more than one account to register (Travel Card), select the ***Additional Account*** button. Your registered account displays in a list on the screen and the ***Online Registration: Add Account*** screen refreshes with blank fields for you to use to register another account.
    e. Repeat Steps to register additional accounts.
    f. Once you have typed the information for your final account, select the ***Register This Account*** button. The ***Licensing Agreement*** page displays and you must view and respond to the licensing agreement.
    g. Select the ***I Decline*** button to halt the online registration process.
    h. Select the ***I Accept*** button to accept the terms of the licensing agreement and continue. *(The Online Registration: Password and Contract Information screen displays.)*



T I P! If you do not complete a required field (designated with an asterisk on the screen), then Access Online displays the following error message: "A required field has been left blank, please complete." If you receive this error message, check the required fields, complete any blank ones and proceed.

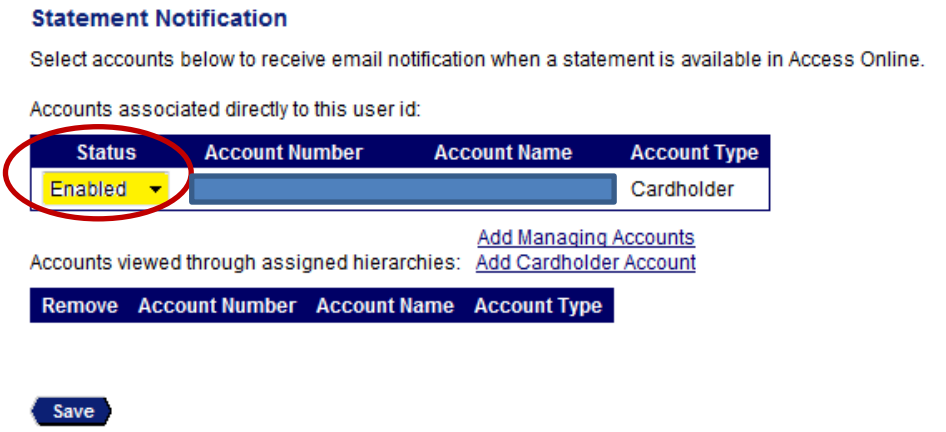
If you make a mistake in typing your information, Access Online will display an error message. Check your entries for formatting errors (e.g., spaces in your account number); correct the information and continue.

If you are unable to continue at any point, contact your Agency Pcard Coordinator or designated Access Online administrator for assistance. If you become locked out of the registration, contact the State Pcard Program Specialist.

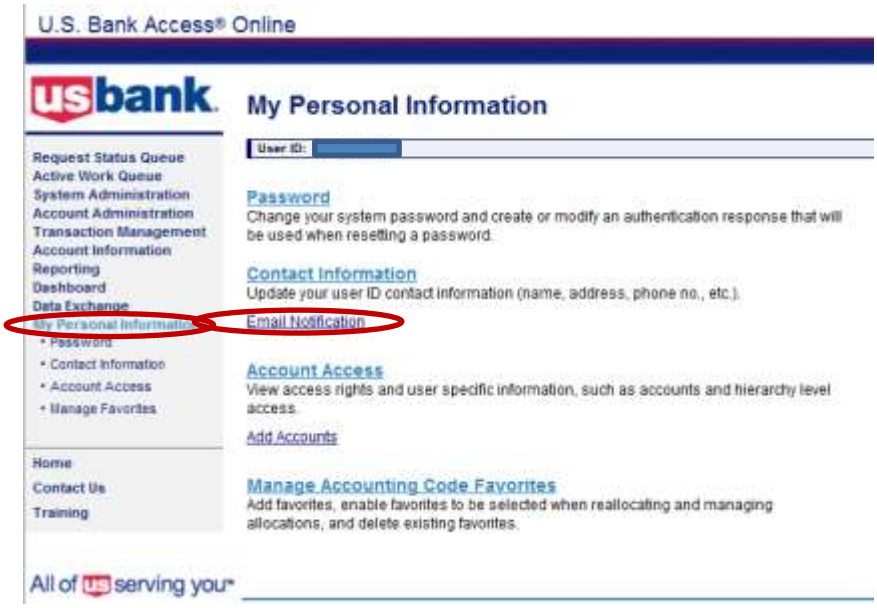


7. Type a user ID between 7 – 12 alphanumeric characters in the ***User ID*** field.
8. Type a password in the ***Password*** Field
9. Confirm your new password by typing it a second time in the ***Re-enter New Password*** field.
10. Select a question from the Authentication Question 1 drop-down list.
11. Type your answer in the ***Authentication Response 1*** Field.
12. Repeat Steps 10 – 11 to specify your remaining authentication questions and answers.
13. Complete the contact information fields. Be sure to enter your State email address to set up email notifications for statements and ***Continue***

To receive Statement Notifications by email, make sure the *Status* setting is Enabled and save.



To make changes to your Statement Notification, select My Personal Information from the left-hand navigation and select Email Notification under Contact Information.

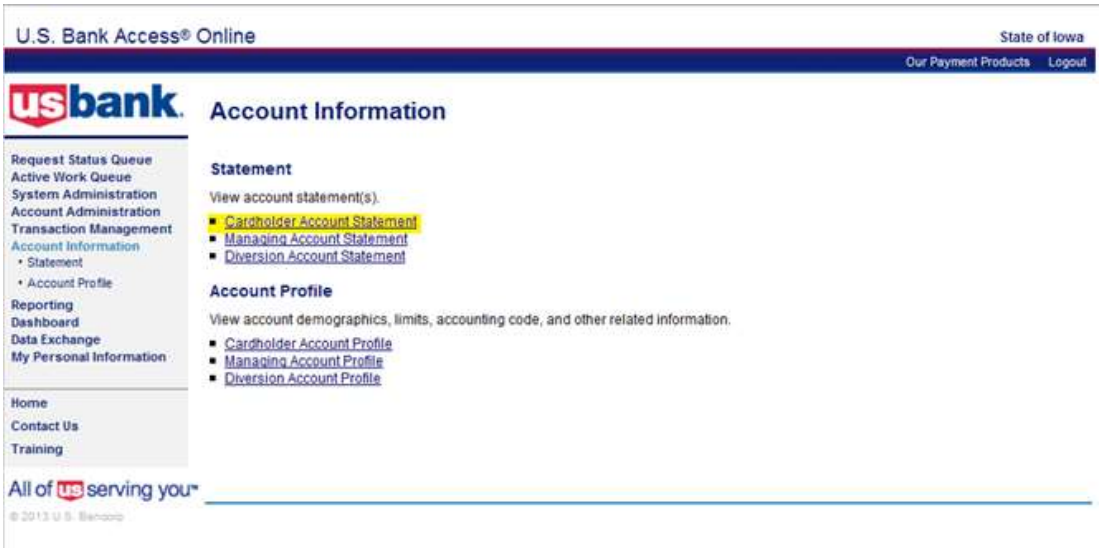


Downloading Statements

The banking cycle closes at midnight on the 20th day of the month (unless a weekend or holiday). If the 20th falls on a weekend or a holiday, the cycle ends at midnight of the following business day.

On the following business day, Cardholder statements are ready in Access Online to download, print and match to receipts (**statements will NOT be mailed**).

To download a statement from Access Online, select **Account Information** from the left-hand navigation, then **Cardholder Account Statement** (under the Statement category).



The most current billing cycle will default on the screen (for prior months' statements, select the drop down arrow on the box). Select **View Statement**.

Verifying Statement Charges

Your Statement will open as a PDF that you can print and/or save.

Double check all charges on the statement against your receipts. Attach itemized receipts and any additional documentation (such as informal quotes) to your signed statement verifying charges and submit to appropriate approvers according to your agency's internal procedures. Remember to keep copies for your records!

usbank

U.S BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58125-6343

STATE OF IOWA PURCHASING

ACCOUNT NUMBER [redacted]
STATEMENT DATE 02-20-13
TOTAL ACTIVITY $ 1,500.86

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

000008486 1 SP 106481022670557 S
[redacted]
DES MOINES IA 50319-0106

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
01-25	01-24	MENARDS 3046 DES MOINES IA PUR ID: LUCAS TAX: 0.00	24717053025690250259100	5200	29.94
01-28	01-24	AMERICAN PLUMBING SUPPLY 515-2446749 IA PUR ID: 0000000000000000 TAX: 0.00	24019513025025184822707	5251	90.00
01-30	01-28	ADVENTURE LIGHTING INC DES MOINES IA PUR ID: CUSTOMERID TAX: 2.68	24254773029463545480016	5251	44.70
01-30	01-28	WW GRAINGER 877-2022594 IA PUR ID: 6218561236 TAX: 0.00	24755423029690291970644	5085	56.62
01-31	01-30	MENARDS 3046 DES MOINES IA	24717053031690310214006	5200	52.81

Transaction Management

Monitoring Account Activity

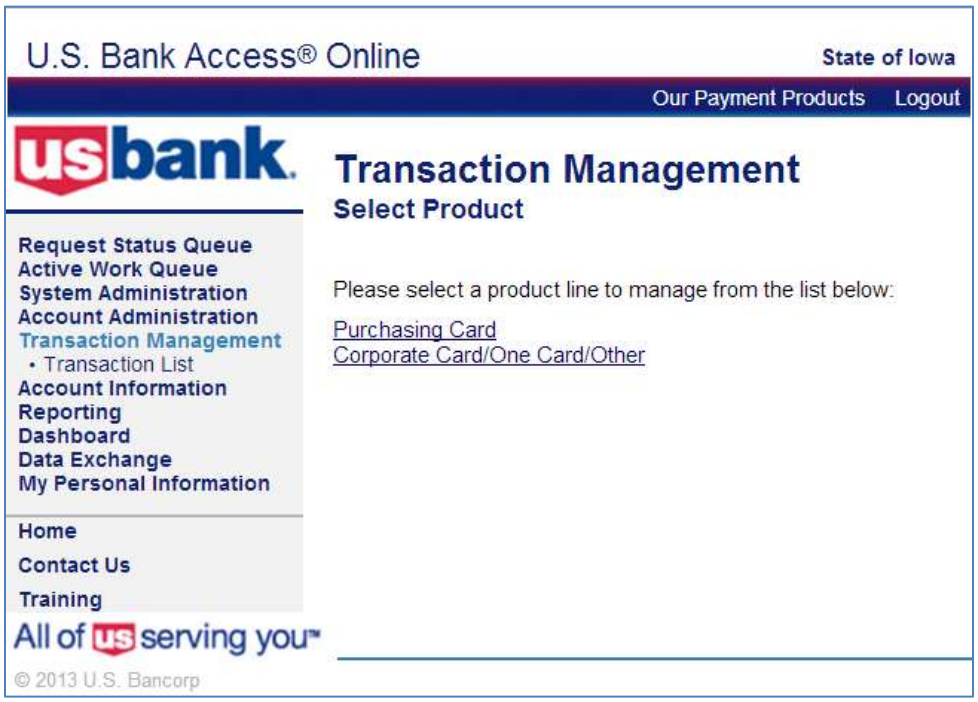
One of Access Online's key benefits is the ability to **monitor account activity.** Accounts may be monitored by Cardholders or Agency Pcard Administrators and should be done regularly to detect fraud early and reduce the additional time, paperwork and expense needed to address it.

- **Addressing fraudulent transactions BEFORE they print on the statement prevents having to pay the charges for later reimbursement.** To view charges after they post: Transaction Management – Transaction List – Card Account Summary with Transaction List. See **Viewing Current Posted Transactions** below.

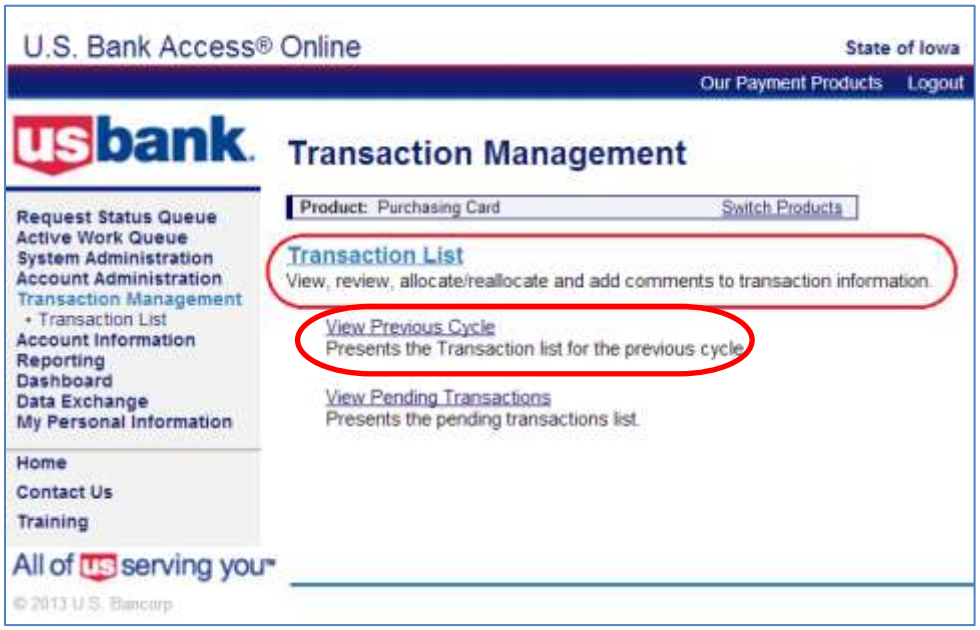
Viewing Current Posted Transactions

Pcard and Travel Card transactions post to Transaction Management within 1-3 business days. From the Home screen left-hand navigation, select **Transaction Management**.

The screen below will *ONLY* appear if both Pcard and Travel Card accounts exist. Select **Purchasing Card** for Pcard or **Corporate Card/One Card/Other** for Travel Card maintenance.



Next, select **Transaction List** to search for transactions in the current cycle, or **View Previous Cycle** to view/allocate after the cycle has ended.

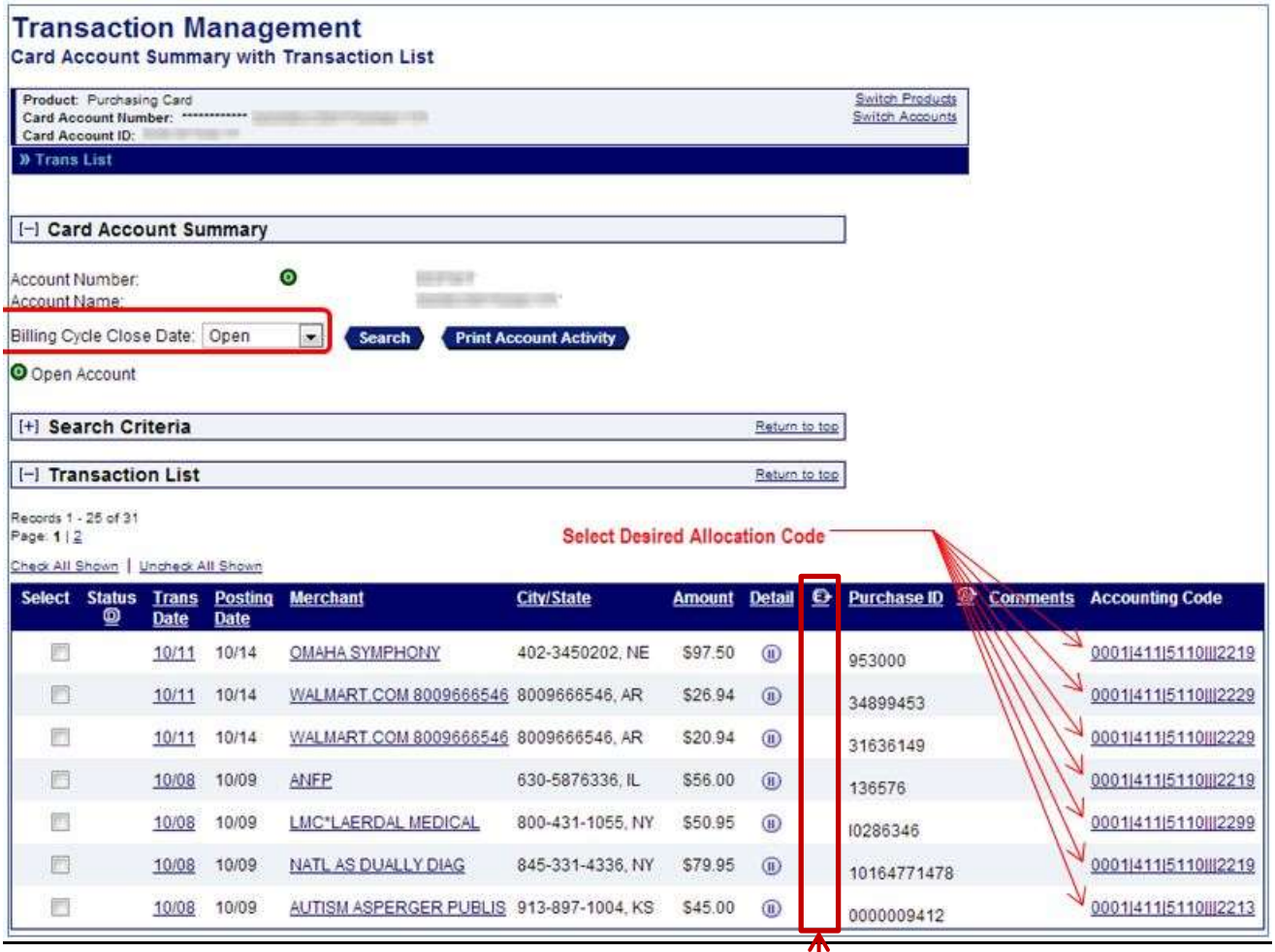


From the next **Transaction Management** screen, you are able to reallocate.

Allocating/Reallocating Transactions

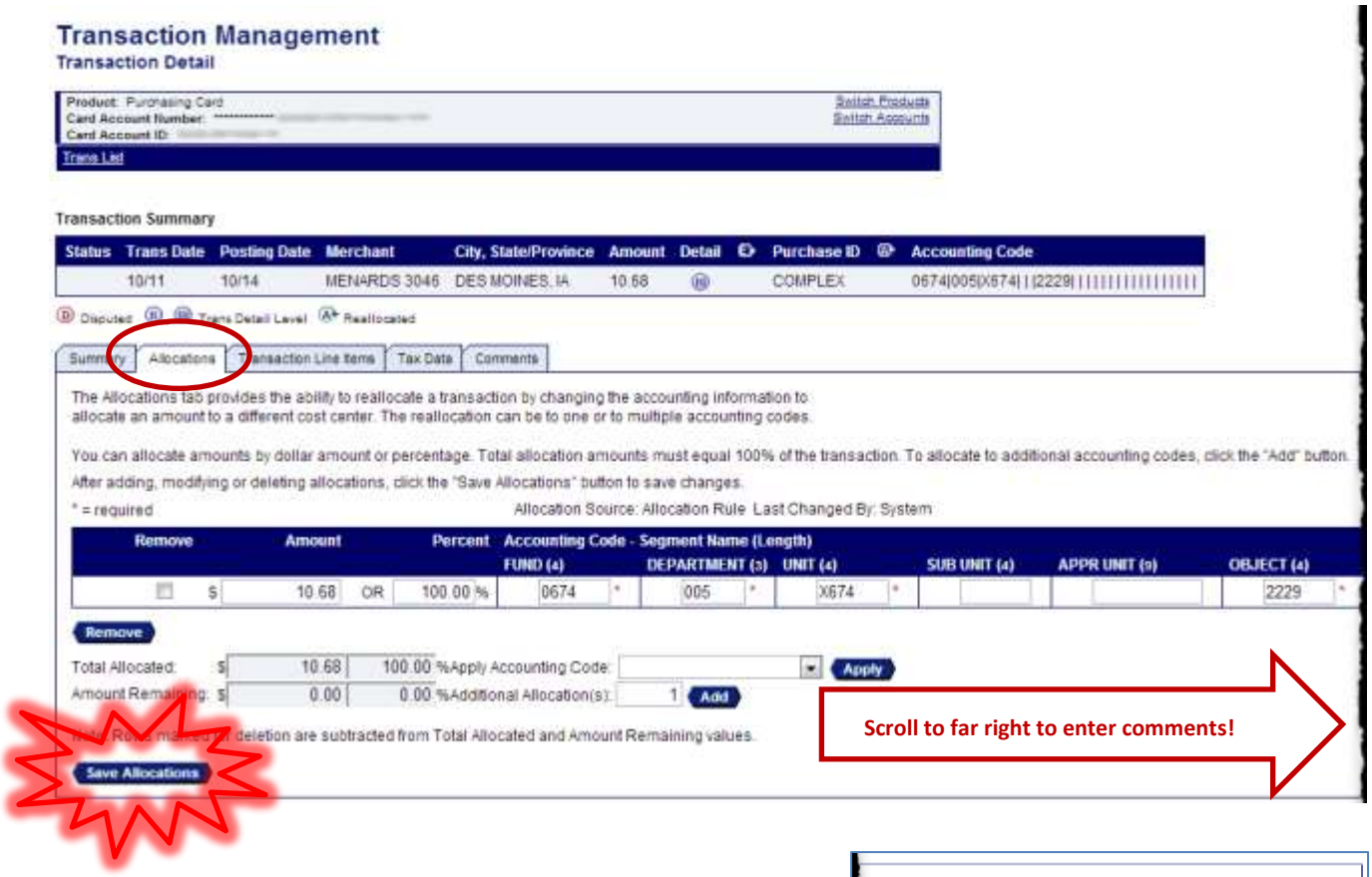
Each Pcard has been assigned (mapped) to **default account coding** (chart of accounts: fund, department unit and object code). Some **Merchant Category Codes (MCCs)** have been mapped to default object codes (which describes the type of merchant business). Default object codes for all transactions must either be verified as accurate or reallocated. (If you don't know your Agency's accounting strings, consult your Budget Analyst or finance department.)

From the **Transaction Management** screen, the current (open) transaction list is selected by default from the **Billing Close Date** drop-down menu. Inside the drop-down menu, all active or previous billing cycle transactions are available for review. To allocate or reallocate transactions, simply select the **Accounting Code** live link from the Transaction List on the right.

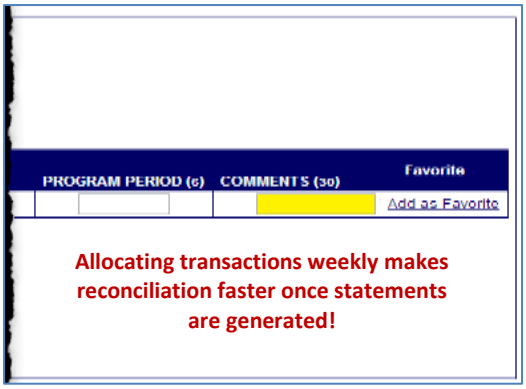


(An "A" will appear in this column if the transaction has been reallocated.)

Next, select the **Allocations** tab to view default allocations, change account coding or distribute transactions either by percentage (total must equal 100%) or dollars (total dollars must sum). When reallocating, you must enter content in the **Comments** field before your reallocation will be accepted and **Save Allocations** to lock in your changes. If the default accounting code is correct, no action is needed.



COMMENTS REQUIRED: When reallocating, content must be added to the **Comments** field at the far right of the screen before reallocations will be accepted. ***You must scroll to the far right to access the Comments field. Be sure to Save Allocations*** to lock in changes before exiting. If the default accounting code is correct, no action is needed.



WHY WE ALLOCATE: Allocating in Access Online streamlines the payment process. Transaction data and accounting strings are extracted from Access Online 15 calendar days after the cycle close date. Through a data interface, the information is uploaded to I/3 and used to automatically generate Payment Request Commodity (PRC) documents. Accurate allocations in Access Online result in accurate PRCs – without the manual entry!

Note that the comments entered in Access Online are included with the accounting info – Code + Comments must match exactly for line items to roll up. To help ensure consistency, some agencies create a master list of accounting codes and corresponding comments. Another option is Accounting Code Favorites.

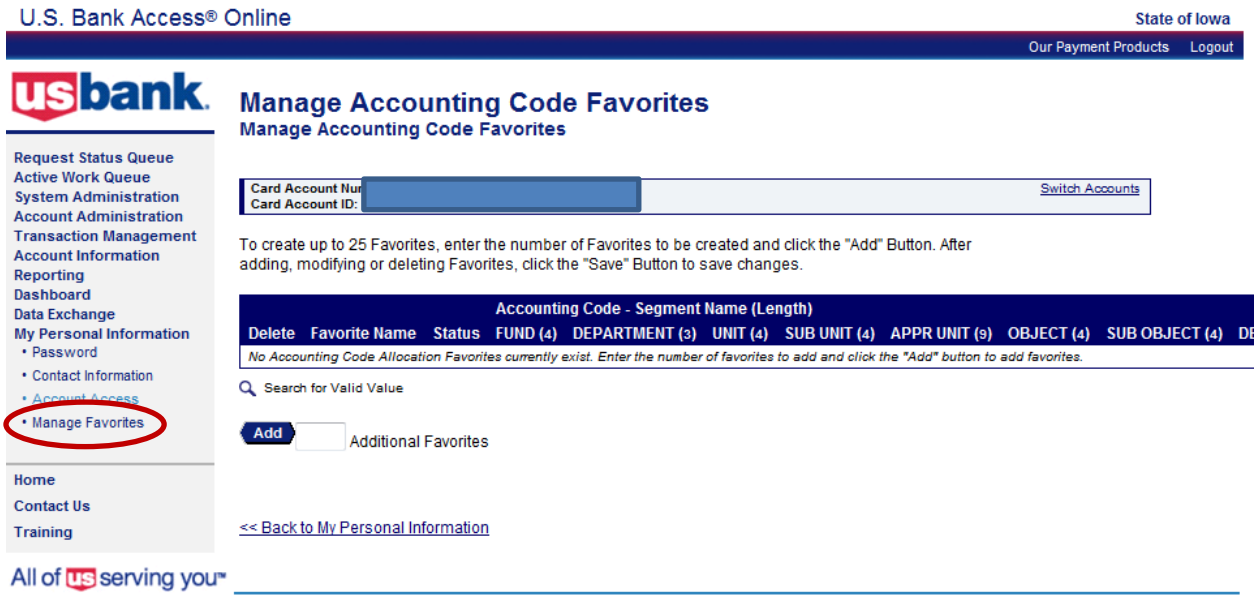
Creating Accounting Code Favorites

A great time-saving tip is creating **Accounting Code Favorites**. You may save up to 25 favorites! To create a favorite, scroll to the far right of the reallocated accounting string and select **Add as Favorite**.

From the screen below, select the **Add** button to create up to 25 favorites. Remember to **Save** when done!

When you return to the Allocations tab, your saved favorites will appear in the **Change To** drop-down menu for future reallocations. Don't forget to **Save Allocations**.

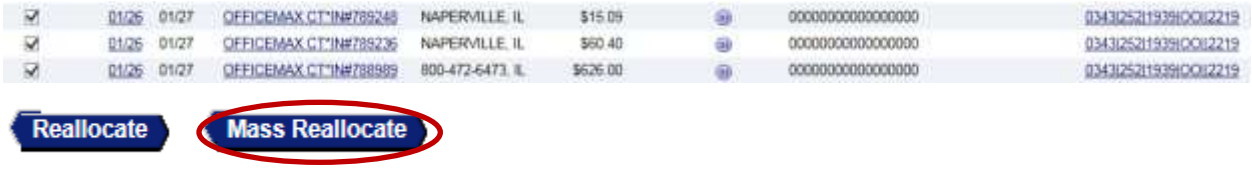
You can change or update Accounting Code Favorites from the **Manage Favorites** option in the left-hand menu under **My Personal Information**.



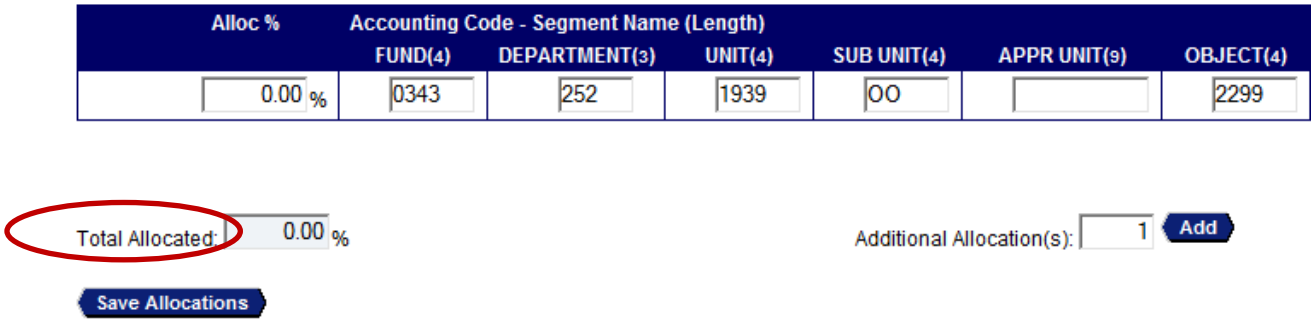
Mass Allocation – Transaction Management

Log into Access Online.
Select Transaction Management from the left navigation menu.

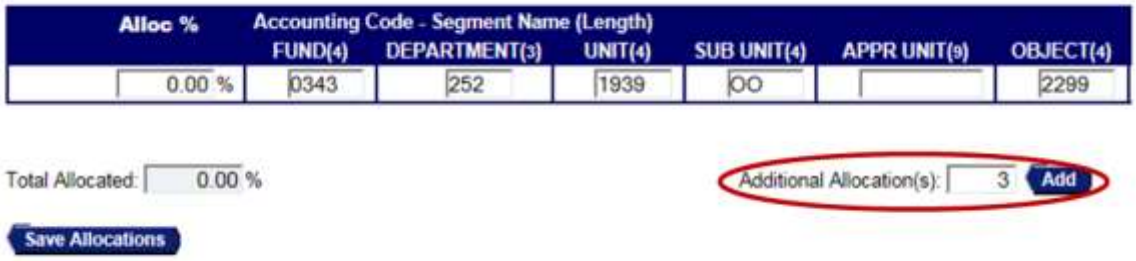
1. To allocate several transactions to the same accounting string, check the appropriate boxes and select Mass Reallocate.



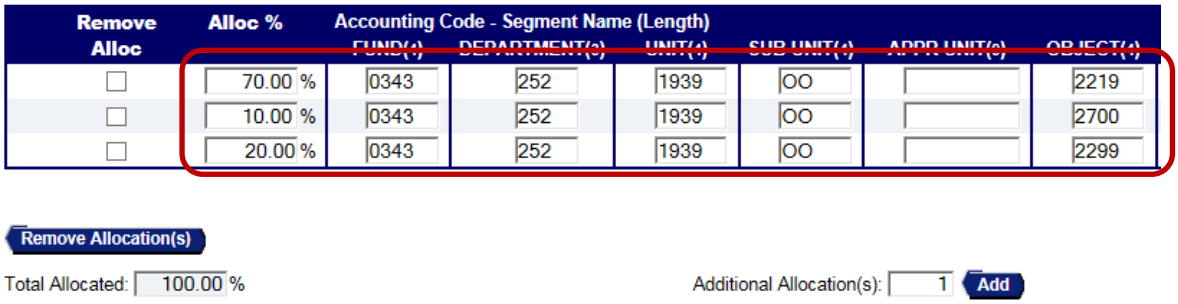
2. Next, enter the desired accounting string or select a saved favorite and Save Allocations (must have Fund, Dept., Unit, Object, as well as description in the Comment field at far right).



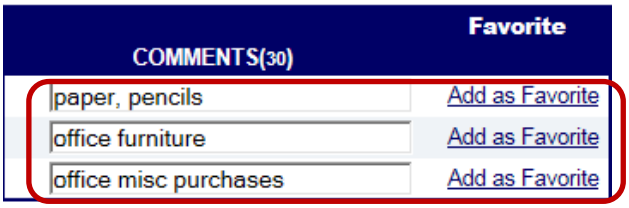
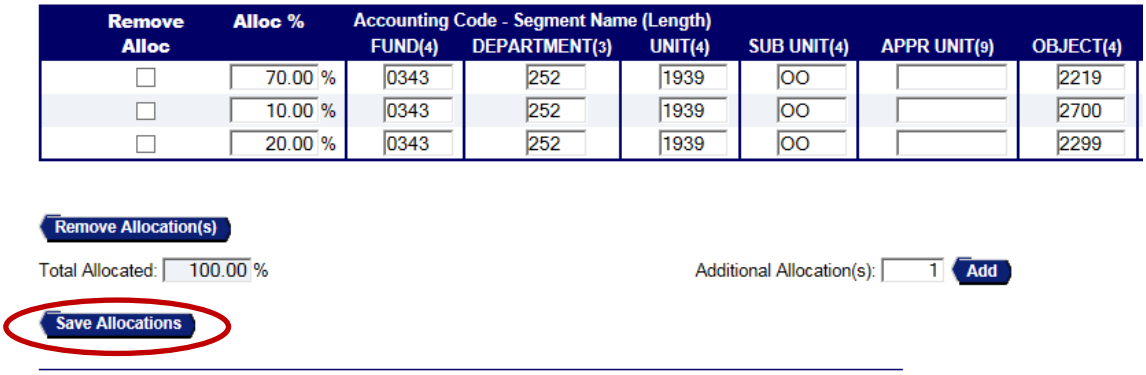
3. To mass allocate with multiple percentages and dollar values, insert the number of Additional Allocation(s) and select Add (shown below).



4. Enter your Allocation percentage values and update accounting code strings manually or via saved favorites per above.



5. To create new favorites, scroll to the far right and enter a description in the comment field; select Add as Favorite.



6. After your allocation is completed, make sure to Save Allocations.